COVID-19 Diagnostic Testing Kits

Effective January 15, 2022, health plan participants can go to a pharmacy or retailer and purchase an FDA-authorized or approved over-the-counter (OTC) COVID-19 test without involvement from a healthcare provider (no prescription required).

Who is eligible?

All employees enrolled in a Yavapai Combined Trust (YCT) health plan.

Where can I get an FDA-authorized or approved over-the-counter (OTC) COVID-19 test?

The participating/preferred pharmacies are **Rite Aid**, **Walmart, Walgreens, & Kinney Drugs.** You may purchase from other non-participating stores or pharmacies but there may be a cost to you.

Order at-home COVID-19 tests online with $0 copay through the Optum Store. Get free shipping on orders of $45+. Requires sign-in to optumrx.com

What is the cost?

If you get your test from **Rite Aid, Walmart, Walgreens, or Kinney Drugs** there is no cost—present your health insurance card at the pharmacy and you will have a $0 co-payment.

If you get your test from any other store or pharmacy, you will need to submit your receipt to OptumRX for reimbursement. The reimbursement will be limited to $12 per test.

Can I use my FSA to cover any costs over the reimbursable $12?

Yes, if you paid more than $12, you can submit the difference to your FSA by uploading a receipt to your Summit FSA Portal.

How many tests can I purchase using my health insurance?

There is a limit of 8 covered OTC tests per month per participant.

Who can I contact with additional questions?

Please reach out to OptumRX at 866-328-2005 or

Summit at 888-690-2020.